

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Robert A. Foster  
Assignee: Financial Systems Technology Pty Ltd  
Title: A SYSTEM AND METHOD FOR REAL-TIME PRICING  
WITH VOLUME DISCOUNTING  
Serial No.: 09/785,783 ✓ Filing Date: February 16, 2001  
Examiner: Unknown Group Art Unit: Unknown  
Docket No.: M-9381 US

Newport Beach, California  
July 27, 2001

COMMISSIONER FOR PATENTS  
Washington, D.C. 20231

**INFORMATION DISCLOSURE STATEMENT**  
**37 CFR § 1.97(b)**

Dear Sir:

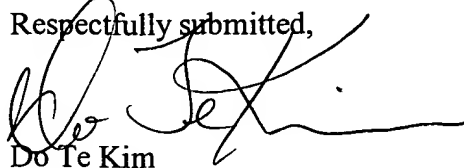
Pursuant to 37 C.F.R. § 1.56, § 1.97 and § 1.98, the documents listed on the accompanying PTO Form 1449 are called to the attention of the Examiner for the above patent application. Copies of these documents are enclosed, with the exception of Document AQ on Sheet 2 of 2 of PTO Form 1449. Applicant has expended considerable effort in attempting to locate this reference. Applicant will continue reasonable efforts to locate a copy of this reference and will forward it to the Examiner as soon as a copy is available.

Citation of these documents shall not be construed as:

1. an admission that the documents are necessarily prior art with respect to the instant invention;
2. a representation that a search has been made, or
3. an admission that the information cited herein is, or is considered to be, material to patentability as defined in § 1.56(b).

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Respectfully submitted,

  
Do Te Kim  
Attorney for Applicant  
Reg. No. 46,231

LAW OFFICES OF  
SKJERVEN MORRILL  
MACPHERSON LLP  
25 METRO DRIVE  
SUITE 700  
SAN JOSE, CA 95110  
(408) 453-9700  
FAX (408) 453-7979